

**SUBMISSION ON POLICY ISSUES RAISED IN ROUND 5**

Submitted By: airan pevcic

Email: [REDACTED]

Phone Number: [REDACTED]

Submission for: My Self

Name of other person, business or organisation:

Do you agree to your submission being published: Yes

Do you agree to your full name being published: Yes

Your submission:

Good Morning , I called this morning and left a messages I am 62 years old and I was involved in three car accidents, none of them my fault in November, 2006 – December, 2006 and July, 2011. Below is a brief summary of what took place, . Three years after the accidents, I was informed by my insurance broker [REDACTED] that I was eligible to apply under my Income Protection policy with [REDACTED]. After applying for it in 2012, [REDACTED] requested me to fill in forms providing all the financials and tax returns, and copies of all the motor vehicle insurance documentation. And at that stage [REDACTED] received two forensic reports one from me and one that was commissioned from the insurance commission of WA . They then requested a meeting with their representative on the 22nd May 2013. I met up with them and brought [REDACTED] to this meeting. He asked [REDACTED] to confirm that there were no further issues, and it was given in writing on the 27th May, 2013. The eventual outcome of that was they said I was not eligible to get income protection compensation. On the 21st October, 2013 I went to [REDACTED] and they agreed to take on my case . During the next four years, we accommodated their requests for more information and we were not successful . One of the factors was that they dismissed my claim and financial evidence that my accidents had a direct detrimental impact on my two businesses [REDACTED] This was in spite of financials clearly showing the detrimental effects on the businesses. I have been directly adversely affected financially. In good faith, I have paid and continue to pay my premiums on this Income Protection Policy, that i have had for 32 years it is disheartening that so far, despite my best efforts, I have been unable to claim any compensation. what they do is prolong the time and responses to your letters and request , in the hope that you would run out of money and energy to be able to continue ..and regrettable this is the point i have now arrived at .. Looking forward to hearing from you. Warm Regards Airan Pevcic [REDACTED]